

FIG. 1

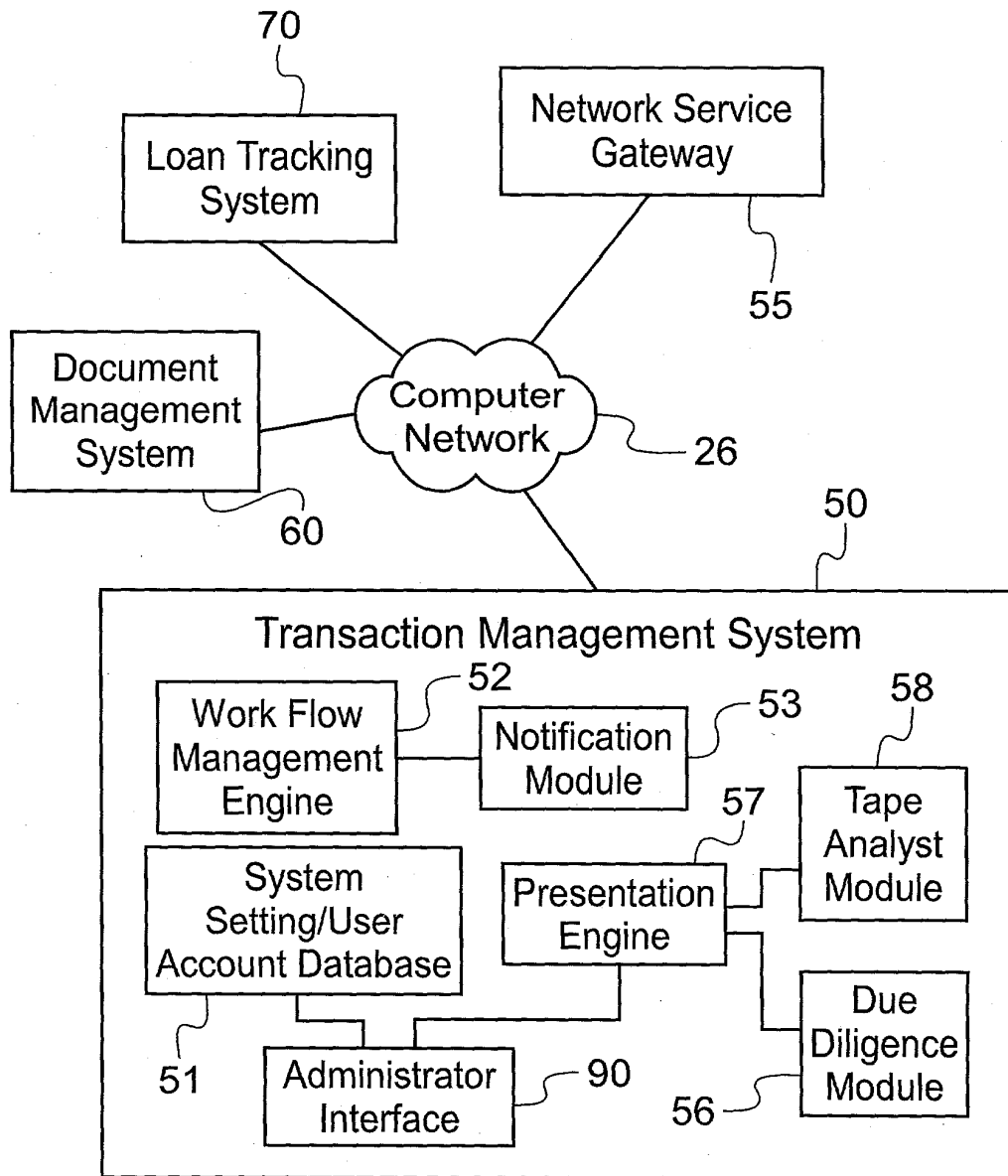


FIG. 2

FIG. 3

User Groups	
USER GROUP NAME	MEMBERS OF USER GROUP
Internal (INT)	B- Banker
	BA- Banking Analyst/Associate
	SB- Super Banker
	DM- Deal Manager
	SDM- Super Deal Manager
	DDM- Due Diligence Manager
	SDDM- Super Due Diligence Manager
	TA- Tape Analyst
	STA- Super Tape Analyst
	T- Trader
	ST- Super Trader
	TD- Trading Desk
	MOC- Middle Office Contact
	LBCCO- LBB Chief Credit Officer
	LBC- Lehman Bank Counsel
	ADM- Administrative Role
External- Diligence Firms (EXT-DD)	GUEST- Guest
	AF- Appraisal Firm
	AFC- Appraisal Firm Contact
	DDF- Due Diligence Firm
	DDFC- Due Diligence Firm Contact
	DDL- Due Diligence Lead
External- Client (EXT-CL)	C- Client
	CBC- Client Business Contact
	CDDC- Client Due Diligence Contact
	CLF- Client Law Firm
	CLC- Client Legal Contact
External- Custodian (EXT-CU)	DC- Document Consolidation
	DCC- Document Custodian Contact
External-Lehman's Legal Counsel (EXT-LG)	LF- Lehman's Law Firm
	LFC- Lehman's Law Firm Contact
External- Servicer (EXT-SV)	S- Servicer
	SC- Servicer Contact
External- Master Servicer (EXT-MS)	MS- Master Servicer
	MS C- Master Servicer Contact
External- Other (EXT-OT)	RA- Rating Agency**
	MIP- Provider**

13030902 054303

LEHMANBROTHERS

Commodities Finance

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Bank XYZ 06.11.01

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Description

Deal Summary

Overview of Deal timelines

Overview of work flow

View and Download reports

Choose & view underwriting and appraisal samples

Upload loan level data, files and reports

Download automated underwriting results
Download DISSCO Fraud Results

Documents

General
Deal Management
Analytics
Middle Office
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Bid Status?

Won Lost

LEHMAN BROTHERS

Confidential

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Purchase Sheet

Bank XYZ 06.11.01

General Information	
CLIENT NAME(C)	BNC Mortgage
DEAL NAME	BNC 2001-W/18-4
MTS	SK79
LEDGER	AEA
PRODUCT TYPE	Subprime ARMS
BANK/HOLDINGS	Holdings
ESTIMATED FUNDING AMOUNT	\$300,000,000
ESTIMATED LOAN COUNT	4,500
SETTLEMENT DATE	7/30/01
PURCHASE BALANCE (as of date)	7/1/01
TRANSACTION TYPE	Whole Loan

Lehman Contact Information	
DEAL MANAGER (DM)	Matt Ziffer
DUE DILIGENCE MANAGER (DDM)	Gail Schlientz
MIDDLE OFFICE (MOC)	Jerry Calo
TYPE ANALYST (TA)	Donald Rhodes
TRADER (T)	Matt Miller
BANKER (BIBA)	Joe Kelly

Client Contact Information	
BUSINESS CONTACT (CBC)	Bob Smith
DUE DILIGENCE CONTACT (DDC)	Steve Smith
LAW FIRM (CLF)	Smith & Smith
LEGAL CONTACT (CLC)	Mary Smith

Custodian Information	
DOCUMENT CUSTODIAN (DC)	US Bank & Trust
CUSTODIAN CONTACT (DCC)	Sally Smith

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Purchase Sheet

Bank XYZ 06.11.01

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Purchase Sheet

FIG. 5B1

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FIG. 5B2

FIG. 5B1

Purchase Sheet Ownership

PURCHASE SHEET FIELD	RESPONSIBLE PARTY
CLIENT NAME	TD/B
DEAL NAME	DM/B
MTS	MOC
LEDGER	DM
DEAL TYPE	STA
PRODUCT TYPE	TD/B
BANK/HOLDINGS	DM
EST FUNDING AMT	TD/B
EST LOAN COUNT	DM/B
SETTLEMENT DATE	TD/B
PURCHASE BALANCE	DM
EST DISPOSITION	TD
DEAL MANAGER	B
DUE DILIGENCE MANAGER	SDDM
MIDDLE OFFICE	DM
TAPE ANALYST	STA
TRADER	TD/ST
BANKER	B
CLIENT BUSINESS CONTACT	DM/B
CLIENT DUE DILIGENCE CONTACT	DM/B
CLIENT LAW FIRM	DM/B
CLIENT LEGAL CONTACT	DM/B
DOCUMENT CUSTODIAN	DM/B
CUSTODIAN CONTACT	DM/B

FIG. 5B1



LAW FIRM	SDM/B
LAW FIRM CONTACT	DM/B
SERVICER FIRM NAME	DM/B
SERVICING CONTACT	DM/B
SERVICING TYPE	TD
SERVICING STATUS	TD
REMITTANCE DATE	DM
REMITTANCE TYPE	DM
SERVICING TRANSFER DATE	DM
SERVICING FEE	DM
MASTER SERVICER FIRM NAME	DM
MASTER SERVICER FIRM CONTACT	DM
DUE DILIGENCE FIRM	DDM
DUE DILIGENCE FIRM CONTACT	DDM
DUE DILIGENCE LEAD	DDM
NUMBER OF LOANS IN SAMPLE	DDM
LOCATION OF LOAN FILES	DDM
TYPE OF REVIEW	DDM
OPERATE U/W GUIDELINES	DDM
DUE DILIGENCE COMPLETION DATE	DDM
DUE DILIGENCE BID DUE DATE	DDM
DUE DILIGENCE BID AMOUNT	DDM
EXPENSE ESTIMATE	DDM
SEND INVOICE TO	DDM

FIG. 5B2

USER ROLES		
Main Category	Sub-Folder/ Document Abbreviation	Document/File Type
Site Level Documents	POLICIES	Pdf
	TEMPLATES	Pdf
	DDOR	Pdf
	DDUG	Pdf or Excel
General Deal Information	PS	N/A- web page (only intended for access information)
Deal Management Agreements	DMPPL	Pdf
	DMPWA	Pdf
	DMSWA	Pdf
	DMISA	Pdf
	DMSA	Pdf
	DMPA	Pdf
	DMCA	Pdf
	DMIC	Pdf

FIG. 6A	FIG. 6C
FIG. 6B	FIG. 6D

FIG. 6

FIG. 6A

	DMEA	Pdf
	DMAC	Pdf
	DMMI	Pdf
	DMSL	Pdf
Analytics	TABS	HTML
	TABCF	Compressed File
	TAFS	HTML
	TAFCF	Compressed File
Middle Office	DMRSF	N/A- web page (only intended for access information)
	MOW	Pdf or Excel
Due Diligence	MOFM	Pdf
	DDSR	Pdf
ABS/MBS Securitizations	BR	Pdf
	BPROS	Pdf
	BPPM	Pdf
	BTA	Pdf
	BAA	Pdf
	BLOI	Pdf
	BFCF	Compressed File
	BFS	Compressed File

FIG. 6B

FIG. 6C

Document Description	Read Only Access	Write Access
General Policies and Procedures	INT	SDM, STA, ST, SDDM
Sample Agreements and Documentation for Deal Types	INT	SDM, DM
Due Diligence Operations Review	INT	SDDM, DDM
Underwriting Guidelines	INT, EXT-DD, EXT-OT	SDDM, DDM, TA, STA, TD
Purchase Sheet**	INT, EXT-MS	SDM, DM, B, SDDM, DDM, STA, TD, MOC
Purchase Price & Terms Letter	INT, EXT-CL, EXT-LG, EXT-MS	SDM, DM, LFC
Purchase & Warranties Agreement (including exhibits)	INT, EXT-CL, EXT-LG, EXT-MS	SDM, DM, LFC
Seller's Warranties & Servicing Agreement (including exhibits)	INT, EXT-CL, EXT-LG, EXT-MS	SDM, DM, LFC
Interim Servicing Agreement	INT, EXT-CL, EXT-LG, EXT-MS	SDM, DM, LFC
Servicing Agreement	INT, EXT-CL, EXT-LG, EXT-MS	SDM, DM, LFC
Purchase Agreement	INT, EXT-CL, EXT-LG, EXT-MS	SDM, DM, LFC
Custodial Agreement	INT, EXT-CL, EXT-LG, EXT-MS	SDM, DM, LFC
Initial Certification (with Loan Schedule & Exception Report)	INT, EXT-CL, EXT-LG, EXT-MS	SDM, DM, LFC

Escrow Agreement	INT, EXT-CL, EXT-LG	SDM, DM, LFC
Assignment & Conveyance	INT, EXT-CL, EXT-LG	SDM, DM, LFC
Mortgage Insurance Agreement	INT, EXT-CL, EXT-LG, EXT-MS	SDM, DM, LFC
Side Letter	INT, EXT-CL, EXT-LG	SDM, DM, LFC
Bid Stratification Report	INT	STA, TA
Bid CAS File	INT	STA, TA
Final Stratification Report	INT, EXT-OT	STA, TA
Final CAS File	INT	STA, TA
Reserve Set-up Sheet	INT	SDM, DM, TD
Wiring Instructions	INT	SDM, DM, MOC
Funding Memorandum	INT	SDM, DM
Due Diligence Summary Report	INT, EXT-DD, EXT-CL	SDDM, DM,
Reconstituted Agreement	INT	SDM, DM, B, BA
Prospectus	INT	SDM, DM, B, BA
Private Placement Memorandum	INT	SDM, DM, B, BA
Trust Agreement	INT	SDM, DM, B, BA
Assignment & Assumptions	INT	SDM, DM, B, BA
Letter of Intent (Agency Deals)	INT	SDM, DM, B, BA
Final CAS File (for security)	INT	STA, TA
Final Stratification Report (for security)	INT	STA, TA

FIG. 6D

LOANID	Unique Loan Identification
NAME	Borrower Name
ADDRESS	Street Address of Property
CITY	City in which Property is Located
STATE	State in which Property is Located
ZIP	Zip Code of Property
ORIGBAL	Original Balance of Loan
CURBAL	Current Balance of Loan
PROTOTYPE	Type of Property (e.g., house, condo, building, etc.)
OWNOCC	Owner Occupied? (primary home, second home, investment property)
LOANPURPP	Loan Purpose (purchase, cash-out refinance, rate/term refinance)
LIMDOC	Documentation Type (full documentation for income/asset verification, reduced documentation, no documentation)
FICO	Borrowers' FICO Score - Returned by Credit Scoring Application
LOANTYPE	Loan Type (conventional, FHA, VA)
DTI	Debt-To-Income Ratio
CSLTV	Original Loan to Value (original balance/property value)
CCLTV	Combined Loan to Value (original balance for all liens on property/property value)
CREDITCL	Credit Grade (assigned by seller)
FRAUDSCORE	Score Returned by Fraud Scoring Application
AU_STATUS	Results of Automated Underwriting
AU_FAIL_CODE	Reason Loan Failed Automated Underwriting
DD_STATUS	Due Diligence Status based on results of Underwriting (accept, conditional, reject)

FIG. 7

FIG. 8

THE MANN BROTHERS
Contract Finance

Home > Create New User

Home | Help | Logout

Reports
Diligence Status
Appraisal Status
Vendor Order Report
Error Report

Deal Management
Create New Deal
Deal Archive
User Management
Create New User
Modify User
User Reports
Manage Documents
Query Loan Inventory

Create New User
New User Information

Role

Expiration Date

Calendar

Contact Information

First Name

Middle Name

Last Name

Email

Organization

Street Address

City

State

Zip

Phone

Mobile

Fax

Cancel

Continue

FIG. 9

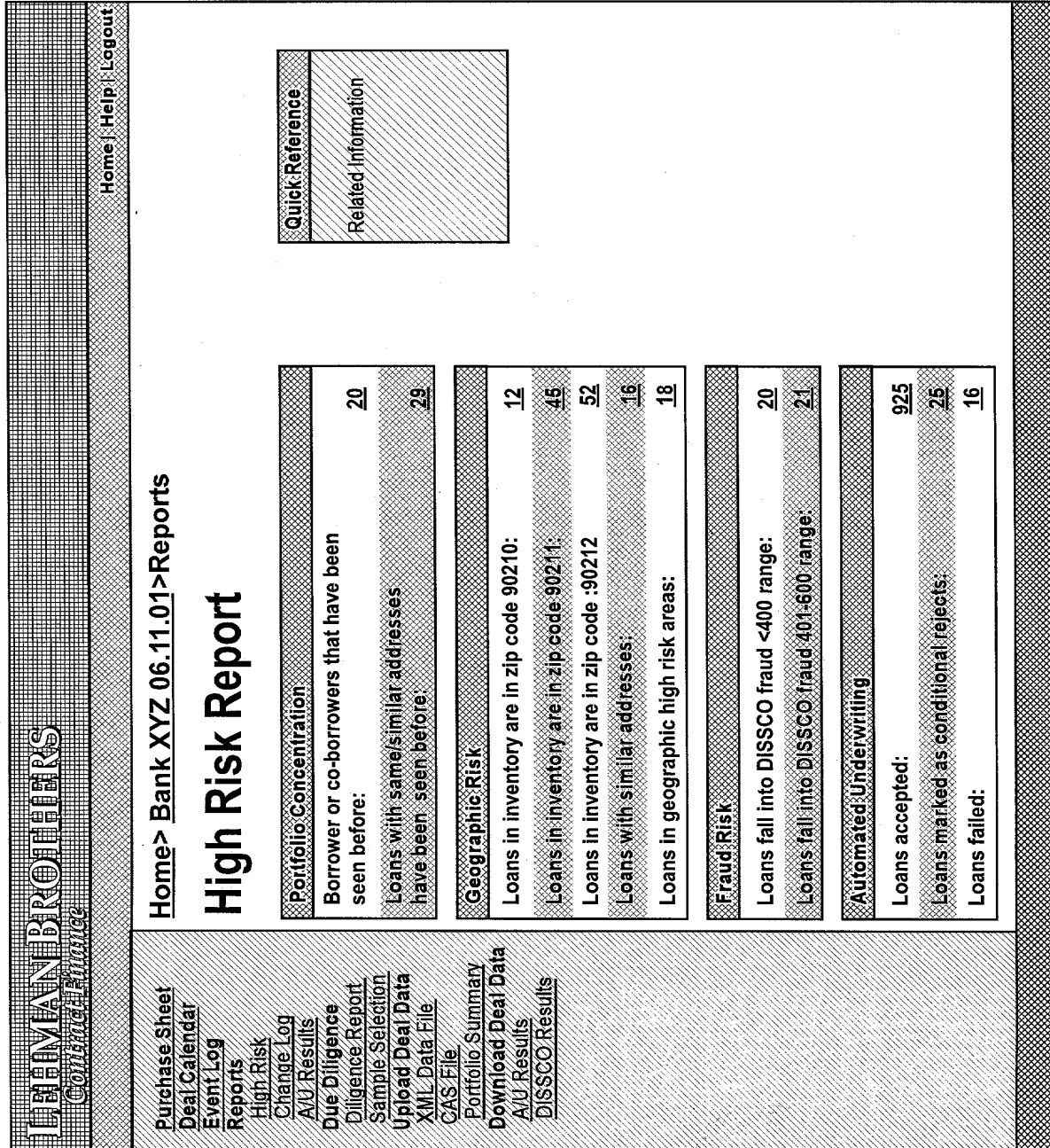


FIG. 11A

LEEMAN BROTHERS
Commercial Finance

Home | Help | Logout

Home > Bank XYZ 06.11.01 > Underwriting Samples

Enter Target Sample Size

Sample 1

Choose one

Number of loans:
-OR-
Percentage of loans:

%

Cancel

Continue

Quick Reference

Related Information

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DISSCO Results

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Quick Reference

Related Information
User's Name: James Smith
Current Deal Balance: \$10,000
Total Loans in Deal: 10,000
Total Sample Loans: 10,000

Home > Bank XYZ 06.11.01 > Underwriting Samples

Adverse Selection Sample 1

Criteria	Operator	Value
CurBal:text	>	90000
Occupancy:text	=	Investment
ProductType:select	=	house,
BLANK	>	90000
BLANK	>	
BLANK	>	
BLANK	>	
BLANK	>	
BLANK	>	
BLANK	>	
BLANK	>	
BLANK	>	
BLANK	>	
BLANK	>	
BLANK	>	

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DISCO Results

Deal Home Page

<div> <div> LEHMAN BROTHERS Contract Finance </div> <div>Home Help Logout</div> </div>					
<div> <div> Purchase Sheet Deal Calendar <u>Event Log</u> Reports High Risk Change Log A/U Results Due Diligence Diligence Report Sample Selection Upload Deal Data XML Data File CAS File Portfolio Summary Download Deal Data A/U Results DISSCO Results </div> <div> Home > Bank XYZ 06.11.01 > Underwriting Samples </div> <div> <h1>High Risk Selection</h1> </div> </div>					
Portfolio Concentration:		Services:		Quick Reference:	
Borrower or co-borrowers that have been seen before:		<u>20</u>		Order	
Loans with same/similar addresses have been seen before.		<u>29</u>		Order	
Geographic Risk					
Loans in inventory are in zip code 90210:		<u>12</u>		Order	
Loans in inventory are in zip code 90211:		<u>15</u>		Order	
Loans in inventory are in zip code :90212		<u>52</u>		Order	
Loans in geographic high risk areas:		<u>18</u>		Order	
Portfolio Concentration:					
Loans fall into DISSCO fraud <400 range:		<u>20</u>		Order	
Loans fall into DISSCO fraud 401-600 range:		<u>21</u>		Order	

FIG. 11E

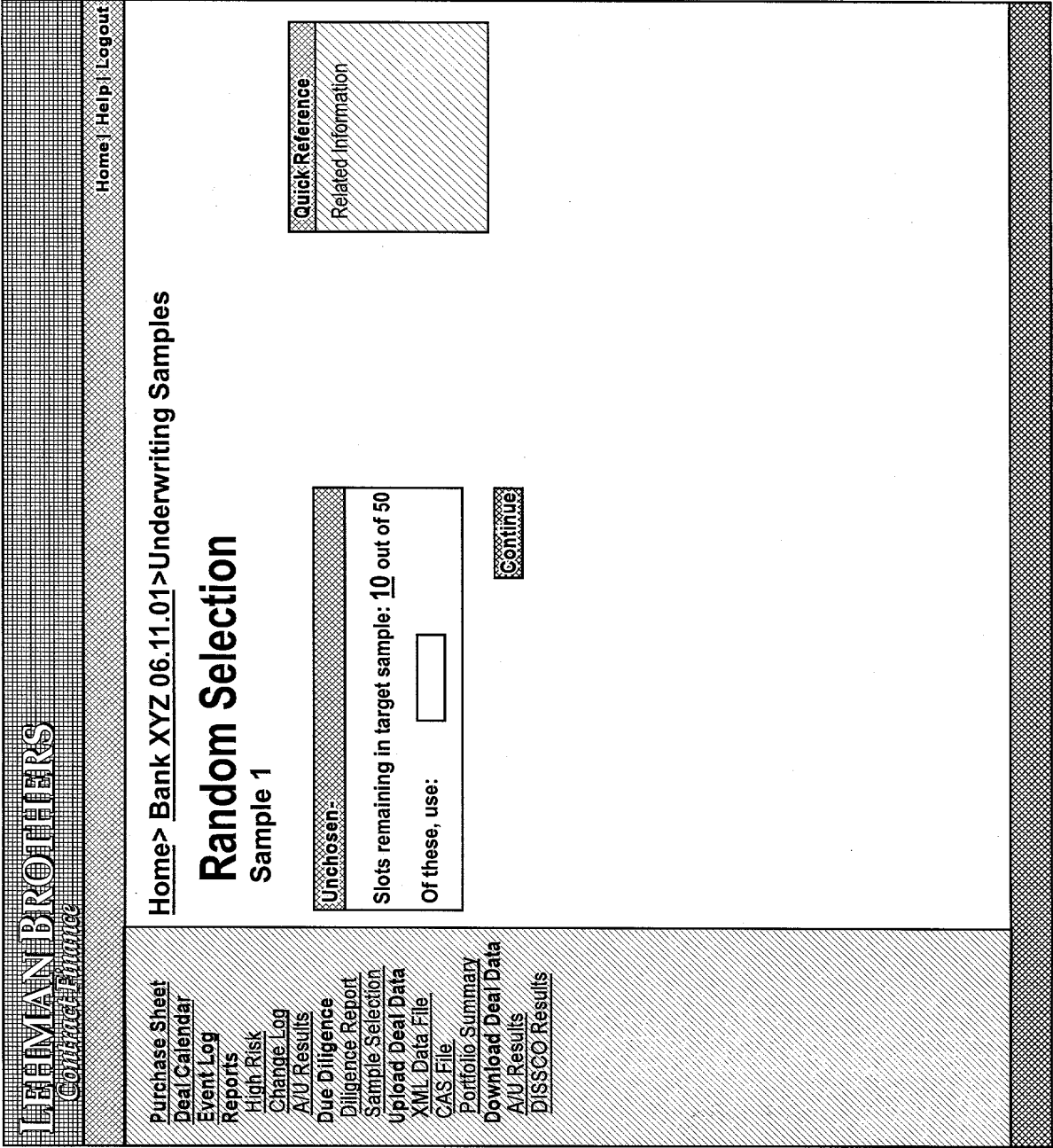


FIG. 12A

FIG. 12

FIG. 12A

FIG. 12B

FIG. 12C

FIG. 12d

Query Fields		
Field Name	Field Type	Operator Type
LOANID	Text	Free Form
ALOANID	Text	Free Form
SLOANID	Text	Free Form
UNIQUE_ID	Text	Free Form
FICO	Numeric	Standard Numeric
PAY_INC_PCT	Numeric	Standard Numeric
HTI	Numeric	Standard Numeric
DTI	Numeric	Standard Numeric
CREDITCL_SELLER	Text	Free Form
CREDITCL-LEH	Text	Free Form
LOANPURP	Text	Text with Codes
OWNOCC	Text	Text with Codes
LIMDOC	Text	Text with Codes
BROKER_ID	Text	Free Form
ORIG_CHANNEL	Text	Free Form
CITY	Text	Free Form
STATE	Text	Free Form
ZIPCODE	Numeric	Standard Numeric
COUNTY	Text	Free Form
MSA	Numeric	Standard Numeric
PROPTYPE	Text	Text with Codes
UNITS	Numeric	Standard Numeric
LIENPOS	Numeric	Standard Numeric
CSLTV	Numeric	Standard Numeric
CCLTV	Numeric	Standard Numeric

LATEST_CURLTV	Numeric	Standard Numeric
LATEST_CLTV	Numeric	Standard Numeric
PMICODE	Numeric	Text with Codes
ORIGBAL	Numeric	Standard Numeric
ORIGTERM	Numeric	Standard Numeric
MODIFIED	Text	Text with Codes
ORIGRATE	Numeric	Standard Numeric
CURR_RATE	Numeric	Standard Numeric
APR	Numeric	Standard Numeric
LOANTYPE	Text	Text with Codes
AMTYPE	Text	Text with Codes
RATETYPE	Text	Text with Codes
ARMTYPE	Text	Text with Codes
INDEX	Text	Text with Codes
PRPAYPEN	Numeric	Standard Numeric
CURBAL	Numeric	Standard Numeric
PTDATE	Date	Standard Date
NDUEDATE	Date	Standard Date
DAYSDEL_MBS	Numeric	Standard Numeric
ORIGINATOR	Text	Free Form
BUYID	Text	Free Form
SALEID	Text	Free Form
MTS	Text	Free Form
LEDGER	Text	Text with Codes
PRODUCT_TYPE	Text	Text with Codes
SETTLEMENT_DATE	Date	Standard Date

FIG. 12B

BUY_PRICE	Numeric	Standard Numeric
SELL_PRICE	Numeric	Standard Numeric
SERVICER	Text	Free Form
CUSTODIAN	Text	Free Form
MASTER_SERVICER	Text	Free Form
FC_FLAG	Text	Text with Codes
REO_FLAG	Text	Text with Codes
BK_FLAG	Text	Text with Codes
DD_MO_BACK_DEBT	Numeric	Standard Numeric
DEAL_TYPE	Text	Text with Codes

FIG. 12C

Operator Descriptions
<p>Standard Numeric & Date:</p> <p>></p> <p>=></p> <p><</p> <p><=</p> <p>=</p> <p>Not Equal</p> <p>Between</p> <p>Free Form:</p> <p>Allow user to type any value</p> <p>Text with Codes:</p> <p>Refer to Data Layout Exhibit</p> <p>Any codes outside of the standard code set will be included in the category "Other"</p>

FIG. 12D

LEHMANBROTHERS

Continued Financing

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Due Diligence

Diligence Report

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CAS File

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Download Deal Data

AU Results

DISCO Results

Summary

WAIRate

NZWA/Margin

Initial File

7.500%

3.75%

Current Info

7.2500%

4.00%

Continue

FIG. 14

LEVINIANBROTHERS

Commercial Finance

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Appraisal Status

Error Report

Deal Management

Create New Deal

Deal Archive

User Management

Create New User

Modify User

User Reports

Manage Documents

Query Loan Inventory

Home > Inventory Queries > New Query > General Criteria

New Query

General Criteria

Criteria	Operator	Value
CurBal:text	>	100000
PropertyType:select	=	house,
BLANK	>	
BLANK	>	
BLANK	>	
BLANK	>	
BLANK	>	
BLANK	>	
BLANK	>	
BLANK	>	
BLANK	>	
BLANK	>	
BLANK	>	
BLANK	>	
BLANK	>	
BLANK	>	

Cancel

Continue